

BANK NOTES

March, 2011 – Vol. 2, Issue 3

IRA Contribution

There is still time to make your IRA contribution for 2010! Call or visit your nearest NWSB branch. Hurry!! The April 15th deadline is fast approaching.

Earn Bonus Points

We are offering a new rewards program! NWSB Signature Rewards allows you to earn points just by using your VISA debit card for everyday purchases. All signature based purchases earn points. You can redeem your points for merchandise, travel, gift cards, and event tickets. Log on to www.NewWindsorBank.com to register and learn how you can earn up to 700 Bonus Points. Log on and see what participating merchants are offering.

Dear Customer,

Congratulations to Susan Godden and Jeanette Eckard who won tickets to the New Windsor Heritage Tea in our branch raffle.

Thanks to everyone who visited the NWSB booth at the Hampstead Community Expo. Rose Anne Sauter was the lucky winner of a \$100 Savings Bond.

Be sure to stop by our booth at the Carroll County Home Show April 9th and 10th. This event will be held at the Carroll County Ag Center in the Shipley Arena.

In this issue we are sharing some consumer protection resources that you might find helpful. Read on to see what the Pioneers are planning for the spring.

Sincerely,

Your friends at New Windsor State Bank

National Consumer Protection Week March 6-12

National Consumer Protection Week, a coordinated campaign by government and non-profit entities, encourages consumers nationwide to protect themselves and make better informed decisions by taking advantage of available resources. Check out these online resources compiled by the FDIC

FDIC Consumer News

The FDIC's quarterly publication for consumers offers information and tips on credit cards, bank accounts, loans, scams, money management, and much more. Consumers can also listen to articles anywhere, anytime online or by downloading to an MP3 player.

Spring 2010: New Realities, New Directions for Credit Cardholders (8 Ways to Avoid Pitfalls)

Summer 2010: Bank Accounts Are Changing (What You Need To Know)

Fall 2010: Can You Spot A Scam?

FDIC Consumer Alerts

Warnings about financial frauds and scams.

[Small Business Web Page](#)

Useful information for small businesses, especially regarding access to loans, plus an online form to ask the FDIC a question or register a concern.

[The FDIC YouTube Channel](#) (www.youtube.com)

Videos on topics such as deposit insurance and Internet fraud and messages from FDIC Chairman Bair.

[Money Smart - A Financial Education Program](#)

A financial education curriculum concentrating on the development of consumers' financial skills and positive banking relationships.

Source: FDIC website

Upcoming Pioneer Events

If you are 50 or better and have a Pioneering Spirit we want to hear from you! Judy Brillhart, our Pioneer Coordinator, will be visiting each of our branches to meet the Pioneers. Share your ideas for upcoming events, trips and guest speakers. Not available to meet with Judy? Please give her a call at 410-549-1414 or e-mail her at jbrilhart@newwindsorbank.com

Judy's Branch Visits:

March 18th Taneytown Branch (9-11 am) & New Windsor Branch (2-4 pm)

March 25th Market Place Branch (9-11 am) & College Square Branch (2-4pm)

April 1st Twin Arch (9-11 am) & North Carroll Branch (2-4 pm)

Upcoming Pioneer Events:

April 14th Lyndi McNulty will present her book Farming in Carroll County with guest speaker Richard Weaver who will discuss how Carroll County farming has changed over the years. Join us at the Taneytown branch at 10 am for this informative presentation. Free for Pioneers*

May-Tea at Market Place Branch (details to follow) Free for Pioneers*

June 12th Join us for the New Windsor Home and Garden Tour. \$10*

***Please RSVP to Judy** if you are interested in attending any of these events. If there is not sufficient interest any of these events could be cancelled. Those who have registered will be notified of cancellation prior to the event.

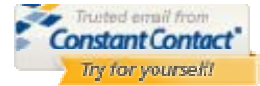
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